

**United States Bankruptcy Court**

Eastern District of Texas

**Case No. 05-46331**

**Chapter 7**

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Frank Daniel Cowan  
7109 Amethyst  
Plano, TX 75205

Social Security No.:  
xxx-xx-3286

Employer's Tax I.D. No.:

**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 3/1/06

Brenda T. Rhoades  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [*In a case involving community property*: There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

**BAE SYSTEMS**

Bankruptcy Noticing Center  
2525 Network Place, 3rd Floor  
Herndon, Virginia 20171-3514

District/off: 0540-4  
Case: 05-46331

User: bergreenj  
Form ID: B18

Page 1 of 1  
Total Served: 13

Date Rcvd: Mar 01, 2006

The following entities were served by first class mail on Mar 03, 2006.

db +Frank Daniel Cowan, 7109 Amethyst, Plano, TX 75025-3403  
aty +Clifford I. Weinstein, 4813 Broadway, Addison, TX 75001-4628  
tr +Mark Weisbart, Kessler, Collins P.C., 5950 Sherry Lane, Suite 222, Dallas, TX 75225-6536  
ust +US Trustee, Office of the U.S. Trustee, 110 N. College Ave., Suite 300,  
Tyler, TX 75702-7231  
cr Household Bank (SB), NA, c/o Bass & Associates, P.C., 3936 E. Ft Lowell Rd Ste 200,  
Tucson, AZ 85712-1083  
cr Tampa Bay Federal Credit Union, PO Box 7492, Tampa Bay, FL 33673-7492  
4412533 Bank of America, PO Box 650260, Dallas, TX 75265-0260  
4412534 Citi Cards, PO Box 6241, Sioux Falls, SD 57117-6241  
4412535 MBNA America, PO Box 15026, Wilmington, DE 19850-5026  
4412536 +Option One, PO Box 57054, Irvine, CA 92619-7054  
4412537 +Sheree Bratt Cowan, 7109 Amethyst Ln, Plano, TX 75025-3403  
4412538 Tampa Bay Federal Credit Union, PO Box 7492, Tampa, FL 33673-7492

The following entities were served by electronic transmission on Mar 02, 2006 and receipt of the transmission was confirmed on:

tr +EDI: QMWEISBART.COM Mar 02 2006 05:39:00 Mark Weisbart, Kessler, Collins P.C.,  
5950 Sherry Lane, Suite 222, Dallas, TX 75225-6536  
4412532 +EDI: AMEREXPR.COM Mar 02 2006 05:39:00 American Express, PO Box 297804,  
Ft. Lauderdale, FL 33329-7804  
4412533 EDI: BANKAMER2.COM Mar 02 2006 05:39:00 Bank of America, PO Box 650260,  
Dallas, TX 75265-0260  
4412536 +EDI: OPTONE.COM Mar 02 2006 05:39:00 Option One, PO Box 57054, Irvine, CA 92619-7054  
TOTAL: 4

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 03, 2006

Signature:

